

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
David A. Shorten, Sr.  
Stephanie A. Shorten  
Debtors

Case No. 16-05068-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Sep 27, 2021

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ David A. Shorten, Sr., Stephanie A. Shorten, 209 Abolition Street, Enola, PA 17025-3145
4865634	Arcadia Recovery Bureau, LLC, PO Box 70256, Philadelphia, PA 19176-0256
4865642	Holy Spirit Hospital, PO Box 822183, Philadelphia, Pennsylvania 19182-2183
4865647	+ NASA FCU-GD, 500 PRINCE GEORGES, UPPER MARLBORO, MD 20774-8732
4865648	+ National Recovery, 4201 Crums Mill Rd, Harrisburg, Pennsylvania 17112-2893
4865649	+ Office of Attorney General, Financial Enforcement Section, Strawberr, Harrisburg, Pennsylvania 17120-0001
4913424	+ RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd., Suite 200, Charlotte, NC 28217-1930
4865655	+ U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, District of Columbia 20044-0227
4879357	US DEPARTMENT OF EDUCATION, PO BOX 8973, MADISON, WI 53708-8973
4865659	+ USDOE/GLELSI, PO BOX 7859, MADISON, WI 53707-7859
4865656	United States Attorney, PO Box 11754, Harrisburg, Pennsylvania 17108-1754

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4911577	+ EDI: CINGMIDLAND.COM	Sep 27 2021 22:48:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ 07921-2693
4877913	EDI: AIS.COM	Sep 27 2021 22:48:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
4865635	+ EDI: TSYS2.COM	Sep 27 2021 22:48:00	BARCLAYS BANK DE, PO BOX 8803, WILMINGTON, DE 19899-8803
4865636	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Sep 27 2021 18:44:00	Berks Credit Collection, PO Box 329, Temple, Pennsylvania 19560-0329
4865639	+ EDI: CITICORP.COM	Sep 27 2021 22:48:00	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
4906255	EDI: BL-BECKET.COM	Sep 27 2021 22:48:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4865637	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Sep 27 2021 18:44:00	Bureau of Employer Tax Oper, PO Box 68568, Harrisburg, Pennsylvania 17106
4865640	EDI: DISCOVER.COM	Sep 27 2021 22:48:00	DISCOVER, PO BOX 30954, SALT LAKE CITY, UT 84130
4865641	EDI: DISCOVER.COM	Sep 27 2021 22:48:00	DISCOVER BANK, PO BOX 15316, WILMINGTON, DE 19850
4867066	EDI: DISCOVER.COM	Sep 27 2021 22:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

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4871850	+ EDI: DISCOVERPL	Sep 27 2021 22:48:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
4865643	+ Email/Text: bankruptcy@huntington.com	Sep 27 2021 18:44:00	HUNTINGTON NATIONAL BANK, PO BOX 1558, DEPT EAW25, COLUMBUS, OH 43216-1558
4865644	EDI: IRS.COM	Sep 27 2021 22:48:00	Internal Revenue Service, PO Box 7346, Philadelphia, Pennsylvania 19101-7346
4865638	EDI: JPMORGANCHASE	Sep 27 2021 22:48:00	CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
4865645	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 27 2021 18:44:00	KOHL'S/CAPITAL ONE, PO BOX 3115, MILWAUKEE, WI 53201-3115
4865646	+ Email/Text: bk@lendingclub.com	Sep 27 2021 18:44:00	LENDING CLUB, 71 STEVENSON, SUITE 300, SAN FRANCISCO, CA 94105-2985
4902391	Email/PDF: resurgentbknotifications@resurgent.com	Sep 27 2021 18:48:39	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4907287	Email/PDF: resurgentbknotifications@resurgent.com	Sep 27 2021 18:48:38	LVNV Funding, LLC its successors and assigns as, assignee of MW-EW Financing Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5002512	Email/PDF: resurgentbknotifications@resurgent.com	Sep 27 2021 18:48:38	LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587
4879287	Email/Text: e-bankruptcy@nasafcu.com	Sep 27 2021 18:44:00	NASA Federal Credit Union, PO Box 1588, Bowie, MD 20717
4865650	EDI: PENNDEPTREV	Sep 27 2021 22:48:00	PA Department of Revenue, Department 280946, Attn: Bankruptcy Divi, Harrisburg, Pennsylvania 17128-0946
4865650	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 27 2021 18:44:00	PA Department of Revenue, Department 280946, Attn: Bankruptcy Divi, Harrisburg, Pennsylvania 17128-0946
4913845	EDI: PRA.COM	Sep 27 2021 22:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4886576	+ EDI: RECOVERYCORP.COM	Sep 27 2021 22:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4865653	+ EDI: CITICORP.COM	Sep 27 2021 22:48:00	SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282
4865654	+ Email/Text: tcm.bk@tcmbank.com	Sep 27 2021 18:44:00	TCM BANK NA, PO BOX 31481, TAMPA, FL 33631-3481
4866291	+ Email/Text: bankruptcy@huntington.com	Sep 27 2021 18:44:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
4865658	Email/Text: birminghamtops@sba.gov	Sep 27 2021 18:44:39	US Small Business Administration, PO Box 740192, Atlanta, GA 30374-0192
4865657	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Sep 27 2021 18:44:00	United States Trustee, 228 Walnut Street, Room 1190, Harrisburg, Pennsylvania 17101-1722
4865660	+ EDI: VERIZONCOMB.COM	Sep 27 2021 22:48:00	VERIZON, 500 TECHNOLOGY DR, SUITE 300, WELDON SPRING, MO 63304-2225

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4865651	##+	Penn Credit, 916 S 14th St, Harrisburg, Pennsylvania 17104-3425
4865652	##+	ROUNDPOINT, 5032 PARKWAY PLAZA BLVD, CHARLOTTE, NC 28217-1918

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 29, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2021 at the address(es) listed below:**

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Roundpoint Mortgage Servicing Corporation bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION bkgroup@kmlawgroup.com
John Matthew Hyams	on behalf of Debtor 1 David A. Shorten Sr. jmh@johnhyamslaw.com, acb@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com
John Matthew Hyams	on behalf of Debtor 2 Stephanie A. Shorten jmh@johnhyamslaw.com acb@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com
Mario John Hanyon	on behalf of Creditor Roundpoint Mortgage Servicing Corporation pamb@fedphe.com mario.hanyon@brockandscott.com
Rebecca Ann Solarz	on behalf of Creditor Roundpoint Mortgage Servicing Corporation bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1 David A. Shorten, Sr.  
First Name Middle Name Last Name

Debtor 2 Stephanie A. Shorten  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **1:16-bk-05068-HWV**

Social Security number or ITIN xxx-xx-1698  
EIN --

Social Security number or ITIN xxx-xx-3502  
EIN --

**Order of Discharge**

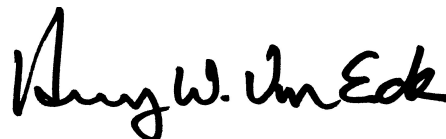
12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David A. Shorten, Sr.  
aka David A. Shorten

Stephanie A. Shorten  
aka Stephanie A. Slates

By the  
court:



Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Tonia Wilson, Deputy Clerk

9/27/21

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**